

FILED
11/30/21 12:45 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 19-23915-JAD
MARGARET ANN MANNION,	:	Chapter 13
Debtor	:	
	:	
MARGARET ANN MANNION,	:	Related to Doc. # 42, 108
Movant	:	
	:	
v.	:	
	:	
LAND HOME FINANCIAL SERVICES,	:	
Respondent	:	
(if none, then "No Respondent")	:	

INTERIM MORTGAGE MODIFICATION ORDER

On 11/10/2021 the above named Debtor(s) and Respondent LAND HOME FINANCIAL SERVICES, INC. ("Creditor") entered into a trial modification (the "Trial Modification"), through the Court's *Loss Mitigation Program* (LMP), with respect to the FIRST mortgage on the Debtor's residence. The terms of the Trial Modification require monthly payments in the amount of \$411.63 ("Trial Payments") to begin on **1/1/2022** and to continue in that amount **3/1/2022**. (the "Trial Modification Period"). In light of the need for an immediate change in the distribution to the Creditor, the Debtor(s) request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 30th day of November, 2021, for the foregoing reasons it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the

Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor ***immediately*** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall ***immediately*** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Any Party may seek a further hearing regarding the amendment or termination of this *Order* at any time during the Trial Modification Period by filing an appropriate Motion.

(5) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteedpa.com** and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor(s) Certificate of Service shall reflect service upon the above identified email address.


JEFFERY A. DELLER jah
UNITED STATES BANKRUPTCY JUDGE

Case administrator to serve:
Debtor(s)
Michael S. Geisler, Esq.
Land Home Financial Services, Inc.
3611 South Harbor Blvd, Ste 100
Santa Ana, CA 92704
Ronda J. Winnecour, Esq. Ch 13 Trustee

In re:
Margaret Ann Mannion
Debtor

Case No. 19-23915-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 30, 2021

User: bsil
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db	+ Margaret Ann Mannion, 4320 Stanley Street, Pittsburgh, PA 15207-1121
	+ Land Home Financial Services, Inc., 3611 South Harbor Blvd., Ste 100, Santa Ana, CA 92704-7915

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Anthium LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor PWSA jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lisa Cancanon	on behalf of Creditor Anthium LLC lisac@w-legal.com, Llombardi06@law.du.edu
Michael S. Geisler	on behalf of Debtor Margaret Ann Mannion m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

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Form ID: pdf900

Total Noticed: 2

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8